

**VILLAGE BANK AND TRUST FINANCIAL CORP.**

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 3251027	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$506	\$442	-12.7%		
Loans	\$379	\$295	-22.2%		
Construction & development	\$44	\$31	-29.4%		
Closed-end 1-4 family residential	\$114	\$84	-26.7%		
Home equity	\$26	\$21	-16.8%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-24.4%		
Commercial & Industrial	\$34	\$26	-23.6%		
Commercial real estate	\$147	\$117	-20.3%		
Unused commitments	\$36	\$37	4.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$3	50.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$55	135.8%		
Cash & balances due	\$53	\$40	-24.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$80	\$43	-46.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$79	\$49	-38.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$473	\$414	-12.4%		
Deposits	\$437	\$391	-10.5%		
Total other borrowings	\$33	\$21	-37.0%		
FHLB advances	\$28	\$18	-35.7%		
Equity					
Equity capital at quarter end	\$33	\$28	-16.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	6.9%	--		
Tier 1 risk based capital ratio	8.8%	9.6%	--		
Total risk based capital ratio	10.0%	10.9%	--		
Return on equity <sup>1</sup>	15.8%	-51.4%	--		
Return on assets <sup>1</sup>	1.0%	-3.3%	--		
Net interest margin <sup>1</sup>	4.5%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	42.0%	38.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	20.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	2.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	11.3%	5.8%	0.3%	0.0%	--
Closed-end 1-4 family residential	8.2%	9.6%	0.4%	1.2%	--
Home equity	7.7%	7.7%	0.8%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	2.6%	0.1%	0.8%	--
Commercial & Industrial	3.2%	3.4%	1.3%	1.0%	--
Commercial real estate	4.9%	5.3%	0.2%	0.1%	--
Total loans	6.8%	6.3%	0.4%	0.7%	